

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN**

In re:

Lucinda M. Broecker,
fka Lucinda M. Malocha,

Debtor(s).

Chapter: 13
Case Number: 11-00386

Judge: Gregg

107 East Broadwell Street
Albion, MI 49224

xxx-xx-9377

**DEBTOR'S OBJECTION TO CLAIM
AND
NOTICE AND OPPORTUNITY FOR HEARING**

NOW COMES Debtor Lucinda M. Broecker, by and through her attorney, and states:
That **CHASE HOME FINANCE, LLC** ("**Alleged Creditor**") filed a claim in this bankruptcy case (Claim # 5), and in contravention of 11 USC § 501, 502 and/or 1305 and/or Fed. R. Bank. P. 3001, 3002 and 3007, such claim:

Fails to provide documentation showing that Debtor is liable or may be liable at law for any debt to Alleged Creditor or that Debtor is a mortgagor to Alleged Creditor. Rather, the documents filed with the Proof of Claim show that Debtor's non-filing husband is personally liable on the alleged debt and is the sole mortgagor.

Wherefore, Debtor prays for an Order:

DISALLOWING CLAIM # 5 IN ITS ENTIRETY.

NOTICE TO CLAIMAINT:

You may: **1) Attempt to cure the objection to claim by filing either an amended claim or the required documents with the Court,**

OR

2) Within 30 days from the date of service file an answer *and* request a hearing with the U.S. Bankruptcy Court, 1 Division Ave. North, Room 200, Grand Rapids, MI 49503, with copies served on the Trustee and the Attorney for the Debtor.

FAILURE TO PROPERLY CURE OR FILE AN ANSWER will result in the Debtor filing, with the Court, an Affidavit of Non-Response with the proposed enclosed order granting the relief requested.

February 12, 2011

/s/Guy T. Conti
Guy T. Conti P68889
ContiLegal
Attorney for Debtor
2002 Hogback Rd., Suite 11
Ann Arbor, MI 48105
888.489.3232 voice
888.848.8228 fax
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CERTIFICATE OF SERVICE

I, Guy T. Conti, do hereby affirm under the penalty of perjury that on February 12, 2011, I served the following documents:

This Objection to Claim
Proposed Order on Objection to Claim

on Chase Home Finance, LLC by placing a copy of said documents in the U.S. Mail, first-class postage fully prepaid, addressed to:

Chase Home Finance LLC
Mail Code OH4-7302
3415 Vision Drive
Columbus, OH 43219

and

Shawn C. Drummond, Esq.
Trott & Trott, P.C.
31440 Northwestern Highway, Suite 200
Farmington Hills, MI 48334-2525

The same documents were served on the Chapter 13 Standing Trustee on the same date through this Court's CM/ECF system.

February 12, 2011

/s/Guy T. Conti
Guy T. Conti P68889
ContiLegal

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